

ABSTRACT

A method, the method comprising decomposing each of a plurality of home mortgage loans into a plurality of sub-loan level cash flows, repackaging the plurality of sub-loan level cash flows to form a plurality of financial assets backed by the plurality of sub-loan level cash flows, making a determination of accounting rules that apply to the plurality of financial assets, and storing and tracking accounting data for the plurality of financial assets based at least in part on the accounting rules.